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TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US)

ATTORNEY'S DOCKET NUMBER 068315.0119

CONCERNING A SUBMISSION UNDER 35 U.S.C. 371			U.S. APPLICATION NO. (If 1000), 39 (30 CFR 1.5)						
I	ATIONAL APPLICATION NO. 2003/01698	INTERNATIONAL FILING DATE 04/22/2003	PRIORITY DATE CLAIMED 04/19/2002						
	INVENTION Iter System For The Manag	ement Of Loans							
Computer System For The Management Of Loans APPLICANT(S) FOR DO/EO/US									
Mark James Walter Barge, David Acheson Lloyd									
Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:									
	This is a FIRST submission of items concerning a submission under 35 U.S.C. 371.								
2.	This is a SECOND or SUBSEQUENT submission of items concerning a submission under 35 U.S.C. 371.								
3.	3. This is an express request to begin national examination procedures (35 U.S.C. 371(f)). The submission must include items (5), (6), (9) and (21) indicated below.								
4. 🔽	The US has been elected (Article 31).								
5. 🔽	A copy of the International Application as filed (35 U.S.C. 371(c)(2))								
	a. Is attached hereto (required only if not communicated by the International Bureau).								
	b. has been communicated by	the International Bureau.							
	c. is not required, as the applic	cation was filed in the United States Receiv	ving Office (RO/US).						
6.	An English language translation of the	e International Application as filed (35 U.S.	C. 371(c)(2)).						
	a. is attached hereto.								
	b. has been previously submitted under 35 U.S.C. 154(d)(4).								
7.	Amendments to the claims of the Inte	rnational Application under PCT Article 19	(35 U.S.C. 371(c)(3))						
	a. are attached hereto (required only if not communicated by the International Bureau).								
	b. have been communicated by the International Bureau.								
	c. have not been made; however, the time limit for making such amendments has NOT expired.								
	d. have not been made and will not be made.								
8. 🔲	An English language translation of th	e amendments to the claims under PCT A	rticle 19 (35 U.S.C. 371(c)(3)).						
9.	An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).								
10.	An English language translation of the annexes of the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)).								
Items	s 11 to 20 below concern document(s) or information included:							
11.	An Information Disclosure Statement	under 37 CFR 1.97 and 1.98.							
12.	An assignment document for recording	g. A separate cover sheet in compliance w	rith 37 CFR 3.28 and 3.31 is included.						
13. 🔽	A preliminary amendment.								
14.	An Application Data Sheet under 37 CFR 1.76.								
15.	A substitute specification.								
16.	A power of attorney and/or change of address letter.								
17.	A computer-readable form of the sequence listing in accordance with PCT Rule 13ter.2 and 37 CFR 1.821- 1.825.								
18.	A second copy of the published International Application under 35 U.S.C. 154(d)(4).								
19.	A second copy of the English language translation of the international application under 35 U.S.C. 154(d)(4).								
20. 🔽	Other items or information: Petition For Revival								

This collection of information is required by 37 CFR 1.414 and 1.491-1.492. The information is required to obtain or retain a benefit by the public, which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 15 minutes to complete, including gathering information, preparing, and submitting the completed form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mail Stop PCT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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U.S. APPLICATION	U.S. APPLICATION NO. (if known_see, 37 CFR 1,5) INTERNATIONAL APPLICATION NO.		ATTORNEY'S DOCKET NUMBER					
	10/2	00078	PCT/GB2003/01698		068315.0119			
The following fees have been submitted			CALCULATIONS	PTO USE ONLY				
21. 🔽 Basic	national fee			\$300	\$ 300.00			
22. Examination fee If International preliminary examination report prepared by USPTO and all claims satisfy provisions of PCT Article 33(1)-(4) \$100 All other situations \$200					\$ 200.00			
23. Search fee Search fee (37 CFR 1.445(a)(2)) has been paid on the international application to the USPTO as an International Searching Authority					\$ 500.00			
	TOTAL OF 21, 22	2 and 23 =			\$ 1,000.00			
Additional fee sequence list	for specification ting or computer p	and drawings file program listing file	ed in paper over 100 sheets (ex ed in an electronic medium). of paper or fraction thereof.	xcluding				
Total Sheets	Extra Sheets		h additional 50 or fraction up to a whole number)	RATE				
244 - 100 =	144 /50 =	<u></u>	3	× \$250	\$ 750.00			
	0.00 for furnishing	g the oath or decla	aration later than 30 months fr	• • • • • • • • • • • • • • • • • • • •	\$			
CLAIMS	NUMB	BER FILED	NUMBER EXTRA	RATE	\$			
Total claims	36	- 20 =	16	× \$50	\$ 800.00			
Independent claim	ns 6	-3=	3	× \$200	\$ 600.00			
MULTIPLE DEPE	NDENT CLAIM(S	3) (if applicable)		+ \$360	\$ 0.00	1		
				E CACULATIONS =	\$ 3,150.00			
Applicant clai	ms small entity st	atus. See 37 CFF	R 1.27. Fees above are reduc	ed by 1/2.	\$1,575.00	1		
				SUBTOTAL =	\$ 1,575.00			
Processing fee of claimed priority da		\$						
			TOTAL	NATIONAL FEE =	\$ 1,575.00			
			1.21(h)). The assignment mus \$40.00 per property	st be accompanied +	\$			
			TOTAL F	EES ENCLOSED =	\$ 1,575.00			
					Amount to be refunded:	\$		
	-				Amount to be charged:	\$		
a. 🔽 A check	in the amount of	\$ 2,325.00	to cover the abc	ve fees is enclosed.				
b. Please charge my Deposit Account No. <u>02-4377</u> in the amount of \$ to cover the above fees. A duplicate copy of this sheet is enclosed.								
c. The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit t Account No. 02-4377 A duplicate copy of this sheet is enclosed.								
d. Fees are to be charged to a credit card. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.								
NOTE: Where an	appropriate time	e limit under 37	CFR 1.495 has not been met		(37 CFR 1.137(a) or (b))) must be filed		
and granted to restore the International Application to pending status.								
SEND ALL CORRESPONDENCE TO:								
Paul A Pagusa SIGNATURE								
Paul A. Ragusa BAKER BOTTS LLP Paul A. Ragu					sa			
30 Rockefeller Plaza NAME								
New York, NY 10112 38,587 REGISTRATION NUMBER								